

- c) when said vendor database includes said vendor identifier, retrieving a preferred payment method identifier corresponding to said vendor database identifier as stored in said vendor database;
- d) when said vendor database does not include a match of said vendor identifier, from said vendor identifier phonetically matching to said vendor database identifier as stored in said vendor database and retrieving said preferred payment method identifier; and
- e) presenting to said user said vendor database identifier in a list corresponding to said preferred payment method identifier;

wherein said method is substantially performed and controlled by the computer system of said user.

2. (Amended) The method as recited in claim 1, wherein said step of receiving from an at least one vendor identifier for each of said at least one vendor step, comprises the step of receiving said at least one vendor identifier for each of said at least one vendor from an accounts payable database created and maintained by an accounting software application.

3. (Amended) The method as recited in claim 1, further comprising the step of defining said plurality of payment methods to include traditional check drafting and electronic payment methods.

4. (Amended) The method as recited in claim 1, wherein said step of presenting to said user said vendor database identifier in a list corresponding to said preferred payment method

identifier further comprises the step of when one of said at least one vendor to be paid is proposed for payment using one of said plurality of payment methods, reassigning said one of said at least one vendor to another of said plurality of payment methods.

5. (Amended) The method as recited in claim 1, wherein said presenting to said user said vendor database identifier in a list corresponding to said preferred payment method identifier step further comprises the steps of:

- a) from an identifier of said at least one vendor supplied by said user, referencing a database to determine which entries of said database correspond identically or most closely to said at least one vendor supplied by said user;
- b) when said electronic payment system locates an exact match of said identifier of said at least one vendor, presenting said at least one vendor in normal text to said user for verification; and
- c) when said electronic payment system finds no exact match of said identifier of said at least one vendor, selecting one of said at least one vendor as an approximation of said identifier designating said one

6. (Amended) The method as recited in claim 5, wherein said selecting said at least one vendor as an approximation of said identifier step further comprising the step of when one of said at least one vendor is presented conspicuously from normal, allowing said user to evaluate said approximation to determine if said approximation of said identifier accurately reflects said one of said at least one vendor desired by said user.

A1
Concl

7. (Amended) The method as recited in claim 1, further comprising the step of receiving a list of said at least one vendor as output from an accounting software application independent from said electronic payment system.

Please add the following claims:

8. A remittance delivery system, comprising:
a remittance preference database storing information pertaining to at least one remittance recipient;
a translation engine for receiving preferred payment information data and remittance data and translating and formatting said remittance data into one of a plurality of preferred formats; and
a remittance generating engine that receives said formatted remittance data and forwards said formatted remittance data to said at least one remittance recipient based on the information stored in said remittance preference database.

B

A2
Cont

9. A method for paying a vendor and transmitting remittance data using an electronic system, said method comprising the steps of:
receiving an outstanding invoice from at least one vendor;
processing said invoice through a computerized accounting application program to output accounts payable check data;
assigning said at least one vendor a vendor identifier;
based upon said accounts payable check data, determining whether to pay said vendor by paper check or electronically by consulting a vendor database for a vendor

C

database identifier corresponding to said vendor identifier;
when said vendor database includes said vendor identifier, retrieving a preferred payment
method identifier corresponding to said vendor database identifier as stored in
said vendor database;
when said vendor database does not include a match of said vendor identifier, from said
vendor identifier, phonetically matching said vendor database identifier as stored
in said vendor database and subsequently retrieving said preferred payment method
identifier;
presenting to said user said vendor database identifier in a list corresponding to said
preferred payment method identifier;
paying said vendor according to said payment method identifier;
storing, in a remittance preference database, remittance data pertaining to at least one
remittance recipient;
translating and formatting, via a translation engine, said remittance data into one of a
plurality of preferred formats; and
forwarding, via a remittance generating engine, said formatted remittance data received
from said translation engine to said at least one remittance recipient based on the
information stored in said remittance preference database;
wherein said method is substantially performed and controlled by the computer system of said
user.

A2
could